

**Before the State of South Carolina
Department of Insurance**

In the matter of:

Ron S. Goff,
84 Goff Hill Pl
Ruffin, South Carolina 29475.

File Number 2004-122885

**Default Order Revoking
All Licensing Privileges**

This matter comes before me pursuant to a Letter of Allegation and Notice of Opportunity for Public Hearing served, as required within S.C. Code Ann. § 38-3-170 (2003), by the State of South Carolina Department of Insurance upon Ron S. Goff, by both certified mail, return receipt requested, and by regular mail on September 27, 2004.

That letter informed Mr. Goff of his right to request a public hearing upon the allegations of impropriety contained within the letter against him. The letter further warned that his failure to make a timely, written request would result in my summary revocation of his license to do business as a resident insurance producer within the State of South Carolina. Despite that warning, Mr. Goff has failed to respond to the Department's letter. Mr. Goff has failed to provide the Department with a current address in violation of S.C. Code Ann. § 38-43-107 (Supp 2003), and the United States Postal Service returned as unclaimed/undeliverable the letters sent by the Department. On November 8, 2004, therefore, counsel for the Department filed an Affidavit of Default, and the entire matter was submitted directly to me for my summary decision based solely on the record.

The letter alleged, and I now find as fact, that while licensed to do business as a resident insurance producer within the State of South Carolina for American General Life & Accident Insurance Company, Ron S. Goff failed to turn-over or satisfactorily account for at least \$720.73 in insurance premiums collected from citizens of this State.

Section 38-43-130 of the South Carolina Code provides the Director or his designee "may revoke or suspend an producer's license after ten day's notice...when it appears that an producer...has violated this title or any regulation promulgated by the department, or has willfully deceived or dealt unjustly with the citizens of this State." This Code Section goes on within Subsection (4) to describe "deceived or dealt unjustly with the citizens of this State" specifically to include, "improperly withholding, misappropriating, or converting any monies or properties received in the course of doing insurance business."

In accordance with my findings of fact, and considering Ron S. Goff's failure to avail himself of his opportunity to be heard, I now conclude, as a matter of law, that Mr. Goff violated S.C. Code Ann. § 38-43-130 (Supp. 2003) and that his resident insurance producer's license should be revoked.

This administrative disciplinary order is a public record subject to the disclosure requirements of the State of South Carolina's, *Freedom of Information Act*, S.C. Code Ann. §§ 30-4-10, *et seq.* (1991 and Supp. 2003). Nothing contained within this administrative disciplinary order should be construed to limit or to deprive any person of any private right of action under the law. Nothing contained within this administrative disciplinary order should be construed to limit, in any manner, the criminal jurisdiction of any law enforcement or judicial officer. Nothing contained within this administrative disciplinary order should be construed to limit the statutory duty, pursuant to S.C. Code Ann. § 38-3-110(3) (2003), of the Director of Insurance, exercised either directly or through the Department of Insurance, to "report to the Attorney General or other appropriate law enforcement officials criminal violations of the law relative to the business of insurance or the provisions of this title which he considers necessary to report."

It is, therefore, ordered that the license of Ron S. Goff to do business as a resident insurance producer within the State of South Carolina be, and is hereby, revoked, and that no license issued through the State of South Carolina Department of Insurance is to be issued to him.

It is further ordered that a copy of this order shall be transmitted to the National Association of Insurance Commissioners for distribution to its current member states and to each insurer for which Ron S. Goff is currently licensed, through the State of South Carolina Department of Insurance, as a resident insurance producer within the State of South Carolina.

This order becomes effective as of the date of my signature below.



Gwendolyn Fuller McGriff
Deputy Director

08 November 2004, at
Columbia, South Carolina

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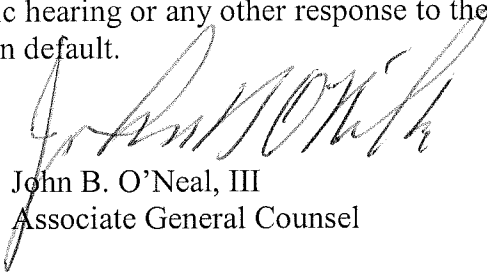
Affidavit of Default

Personally appeared before me John O'Neal, who, being duly sworn, stated that at all times relevant to this Affidavit of Default he was the attorney representing the State of South Carolina Department of Insurance (the Department) in this administrative action. He further stated the following:

The Department served notice on Ron S. Goff at the address detailed above by a Letter of Allegation and Notice of Opportunity for a Public Hearing that the Department would request the Director of Insurance to summarily revoke his license to act as a resident insurance producer within the State of South Carolina in thirty days. The Department served the Notice, pursuant to S.C. Code Ann. § 38-3-170 (Supp. 2003), by "depositing it in the United States mail, postage prepaid, addressed to the last known address of the person and registered with the return receipt requested." The Notice further informed Mr. Goff of his opportunity, **within thirty days**, to request in writing a public hearing.

The Department mailed the Notice by certified mail, return receipt requested, and by regular mail, on or about September 27, 2004. The United States Postal Service notified Mr. Goff of the certified letter, at least on three occasions. *See "Exhibit A"* attached. The United States Post Office at Columbia, S.C. then returned the Department's letter with a stamped note of 'undeliverable/unclaimed' on it. The Notice sent to him by regular mail was not returned.

Ron S. Goff has made no request for a public hearing or any other response to the Notice. The time in which to do so has expired. He is now in default.


John B. O'Neal, III
Associate General Counsel

South Carolina Department of Insurance
Post Office Box 100105
Columbia, South Carolina 29202
(803) 737-6132

Sworn to and subscribed before me
this 8th. day of November, 2004.


Steven R. DuBois

Notary Public for the State of South Carolina
My Commission Expires: August 14, 2008 May 10, 2009